

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI

IN RE: Ashley Nichols

CASE NO. 25-12210
Chapter 13

CERTIFICATE OF MAILING

The undersigned hereby certifies that a true copy of the following document(s):

Motion to Impose Stay with Declaration attached.

were mailed to all persons in interest at the addresses set forth in the exhibit which is attached hereto, electronically or by first class mail, postage prepaid.

This the 16th day of July, 2025.

/s/ Heidi S. Milam

Heidi S. Milam, 9813
P.O. Box 1169
Southaven, MS 38671
662-349-2322

Locke D. Barkley
Ecf_lbarkley13@lbarkley13.com

Office of the U.S. trustee
USTPRegion.05.AB.ECF@usdoj.gov

Attached Matrix

This the 16th day of July, 2025.

/s/ Heidi S. Milam
Heidi S. Milam

Label Matrix for local noticing
0537-1
Case 25-12210-JDW
Northern District of Mississippi
Aberdeen
Wed Jul 16 11:47:49 CDT 2025

Bank of Holly Springs
Attn: Bankruptcy
114 S Memphis St
Holly Springs, MS 38635-2920

Locke D. Barkley
6360 I-55 North
Suite 140
Jackson, MS 39211-2038

Family Choice Financial
3332 Goodman Rd. E.
Southaven, MS 38672-6433

Fidelity National Loans
P.O. Box 490
Holly Springs, MS 38635-0490

First Heritage
101 N MAIN ST.
Suite 600
Greenville, SC 29601-4846

(p)LENDMARK FINANCIAL SERVICES
2118 USHER ST
COVINGTON GA 30014-2434

Heidi S Milam
Law Offices of Heidi S. Milam
P.O. Box 1169
Southaven, MS 38671-0012

Ashley R Nichols
5079 Highway 311
Holly Springs, MS 38635-9571

Resurgent Capital Services
P.O. Box 10587
Greenville, SC 29603-0587

(p)TOWER LOAN
P O BOX 320001
FLOWOOD MS 39232-0001

U. S. Trustee
501 East Court Street, Suite 6-430
Jackson, MS 39201-5022

William F. Schneller
P.O. Box 417
Holly Springs, MS 38635-0417

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Lendmark Financial Ser
2118 Usher St.
Covington, GA 30014

Tower Loan
Attn: Bankruptcy
Po Box 320001
Flowood, MS 39232

End of Label Matrix
Mailable recipients 12
Bypassed recipients 0
Total 12

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF MISSISSIPPI**

IN RE: Ashley Nichols

**CASE NO. 25-12210
Chapter 13**

MOTION TO IMPOSE STAY

COMES NOW before this Honorable Court, Ashley Nichols, debtor, by and through counsel, and files this Motion to Impose the Stay under 11 U.S.C. § 362 and for cause would show the following:

1. The Debtor filed a Chapter 13 bankruptcy on February 3, 2025, in the Northern District of Mississippi, case number 25-10344 which was dismissed on or about June 17, 2024.
2. That case was dismissed due to failure to make plan payments because debtor failed to appear at the creditor meeting and was behind in her payments. The Debtor is now able to make the plan payments.
3. The Debtor filed the present case in the Northern District of Mississippi on July 15, 2025, in good faith.
4. The Debtor requests that the stay be imposed as to all creditors.

WHEREFORE, PREMISES CONSIDERED, the Debtor prays that this Honorable Court impose the automatic stay as to all creditors as provided in 11 U.S.C. § 362(c)(4)(B).

Respectfully submitted,

/s/ Heidi S. Milam
Heidi S. Milam, Bar No. 9813
Attorney for Debtor
P.O. Box 1169
Southaven, MS 38671
(662) 349-2322

CERTIFICATE OF SERVICE

I, Heidi S. Milam, do hereby certify that I have this day served an accurate copy of the foregoing Motion To Impose the Automatic Stay to all listed on the following Matrix.

This the 16th day of July, 2025.

/s/ Heidi S. Milam
Heidi S. Milam

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI**

IN RE: Ashley Nichols

**CASE NO. 25-12210
Chapter 13**

**DECLARATION IN SUPPORT OF MOTION TO IMPOSE
THE AUTOMATIC STAY PURSUANT TO 11 U.S.C. §362(c)(4)**

The debtor[s], in support of the Motion to Impose the Automatic Stay, state as follows:

1. [I/We] have personal knowledge of the facts listed in the foregoing situation.
2. [I/We] [am/are] over the age of 18, of sound mind, [am/are] capable of making this Declaration, and [am/are] fully competent to testify to the matters stated herein.
3. [I/We] filed this bankruptcy petition on July 15, 2025.
4. [I/We] previously filed bankruptcy cases:
 - [24-12394], under Chapter 13] on [08/12/24] dismissed on 12/12/24 .
 - [25-10344], under Chapter 13] on [02/03/25] dismissed on 05/06/25
5. [I/We] have had no other pending bankruptcy cases in the preceding one-year period.
6. [I/We] have not had any prior cases[s] dismissed in the past year for any of the following reasons:
 - failure to file or amend the petition or other required documents without substantial excuse;
 - failure to provide adequate protection as ordered by the Court; or
 - failure to perform the terms of a plan confirmed by the Court.
7. [I/We] have had a substantial change in [my/our] financial or personal affairs since the dismissal of the last case, and [I/we] believe that this case will:
 - [If a Chapter 7] be concluded with a discharge; or
 - [If a Chapter 11 or 13] result in a confirmed plan that will be fully performed.

8. Those changes are as follows:

More income.

Check the appropriate box:

☒ If executed within the United States, its territories, possessions or commonwealths:

[I/We] declare under penalty of perjury that the foregoing is true and correct.

☐ If executed outside the United States:

[I/We] declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on: 07/16/25
(date)

/s/ Ashley Nichols
Debtor's Signature

Executed on: _____
(date)

Joint Debtor's Signature (if applicable)